

Housing Language

Affordable rental housing – Housing advocates use “affordable” to mean housing that does not require more than 30% of household income to be spent on housing. Under Toronto’s Official Plan it means housing with rents no higher than average market rents by unit type.

Federal/Provincial/Territorial affordable rental housing program, also known as the **Community rental housing program** – announced in 2001 with agreement by provinces and territories to match federal capital funds.

Co-operative housing – a kind of social housing operating on a non-profit basis in which residents are members and take part in the management and operation of the property. Households are of varying income levels.

Non-profit housing – a kind of social housing provided by community-based associations, like churches or service clubs, or municipal corporations like Toronto Community Housing Corporation (TCHC), which operate on a non-profit basis to provide low- and moderate-rent housing.

Private market rental housing – apartment and row housing with three or more units.

Public housing – is owned and operated by a provincial or municipal agency. In Toronto this is the TCHC. This term has mostly disappeared and been replaced by “social housing”.

Rent-geared-to-income units – most people in social housing pay rgi. Ontario subsidizes the difference between 30% of income and what people would have to pay in private market rent for a similar unit.

Secondary rental market housing – includes second suites (self-contained units in private homes) or basement flats, apartments over stores, duplexes, rooming houses, and rented condo apartments. These are not included in Canada Mortgage and Housing Corporation (CMHC) rental vacancy statistics.

Shelters – emergency accommodation and services for homeless people. They are administered by the City and operated either by the City or a community-based organization. Funded 80% by the Province, 20% by the City (though the Province is not paying its full share). Women’s shelters are 100% funded by the Province.

Social housing – affordable rental housing operated by co-operative or non-profit agencies and funded under federal or provincial long-term agreements which supply operating subsidies and grants. Since it doesn’t change hands this housing remains affordable over time.

Supportive housing – services are provided including help with maintaining housing, help with daily activities, referrals to outside services and counselling. Residents include people with mental or physical disabilities, seniors, youth and formerly homeless people.

Transitional housing – intermediate between shelters and permanent housing. Funded under federal SCPI program. Generally includes services to help residents maintain housing.

This fact sheet was prepared for **Homelessness 101**, a workshop sponsored by the Homelessness Action Group, March 6, 2005 (Trinity-St. Paul's United Church, 427 Bloor St. W., Toronto, Ontario M5S 1X7, Phone: 416-656-0326, Fax: 416-922-8587, www.homelessness.on.ca)